



Serial No.: 09/287,023

Art Unit: 2643

Page 1

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Application of:

Malik

Serial No.: 09/287,023

Filed: April 6, 1999

For: Methods and Systems for Using  
the Public Switched Telephone Network  
to Conduct a Transaction Between  
Customer Accounts

Confirmation No.: 5759

Group Art Unit: 2643

Examiner: Nguyen, D.

Docket No. 190251-1910

**RECEIVED**

JUN 2 5 2004

Technology Center 2600

**RESPONSE TO OFFICE ACTION**

Mail Stop:  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

Sir:

The outstanding non-final Office Action mailed March 15, 2004 (Paper No. 31) has been carefully considered. In response thereto, please consider the following amendments and remarks.

***AUTHORIZATION TO DEBIT ACCOUNT***

It is not believed that an extension of time is required. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 C.F.R. § 1.136(a), and any fees required therefor (including fees for net addition of claims) are hereby authorized to be charged to deposit account no. 20-0778.

06/21/2004 GWORDOF1 00000042 09287023

01 FC:1202

126.00 DP